

## Cabrillo Economic Development Corporation

Saticoy, CA  
[www.cabrilloedc.org](http://www.cabrilloedc.org)

In keeping with its strong commitment to evaluation, Cabrillo Economic Development Corporation (Cabrillo) took a bold step—it asked its customers to assess its performance. “We decided to do a three-year, corporate assessment of our impact on the families we serve,” explains Jill Bangser Fioravanti, Director of Community Building and Neighborhood Revitalization. “We began with our

NeighborWorks® Home Ownership Center. We designed and sent a survey to all homeowners and a subset of renters who received services through the Center and held a series of focus groups with clients.”

“The results,” reports Bangser, “confirmed some of what we thought we knew, like the positive impact of home ownership on people’s lives. But now we actually know what residents want and need. For example, the top barrier to buying a home was lack of savings for the down payment. So, we started an Individual Development Account savings program and increased second mortgage capital funds through the Ventura County Community Development Corporation, a nonprofit affiliate.” Cabrillo also learned that its customers are at different stages in

their readiness for home ownership. It now tailors its services to be more responsive with a “fast-track” for clients ready for loan pre-qualification, and financial fitness courses and counseling for those who need more time.

Cabrillo’s customers praised the quality of its orientation and pre-purchase education courses, one-on-one counseling services, and flexible loan products. However, some clients were dissatisfied with Cabrillo’s follow-up, and Cabrillo had lost contact with some clients who, in fact, went on to buy homes. So, Cabrillo incorporated new customer service guidelines into its policies and has established new procedures to do a better job of staying in touch with clients and tracking results.

Recognizing the value of this process, Cabrillo has launched a second survey for residents living in its affordable rental properties, and is developing strategies to evaluate the impact of its Housing Development Division.

*Heron has provided general support to Cabrillo since 2000 for its efforts to improve the lives of working families in California.*

